and the first than the first than the second of the second

100

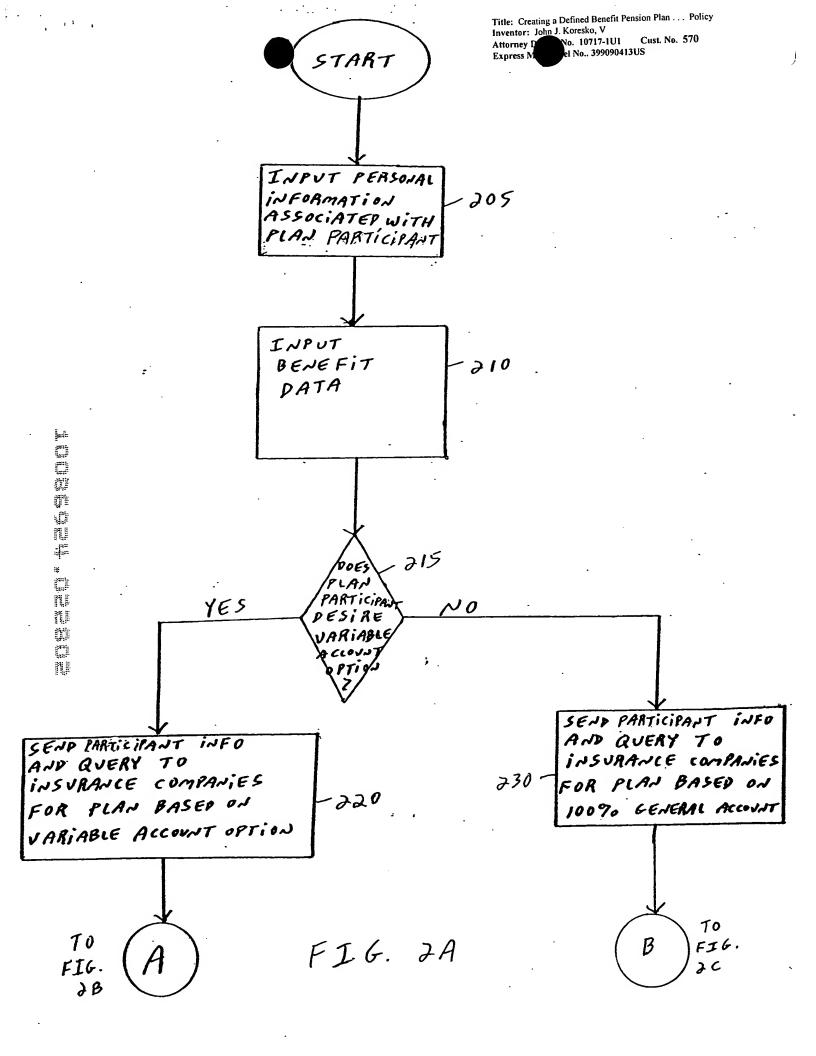


FIG. JA

DETERMINE GUARANTEED RATE OF RETURN

740

2Y5

250

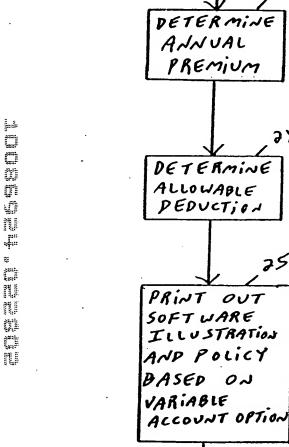
255

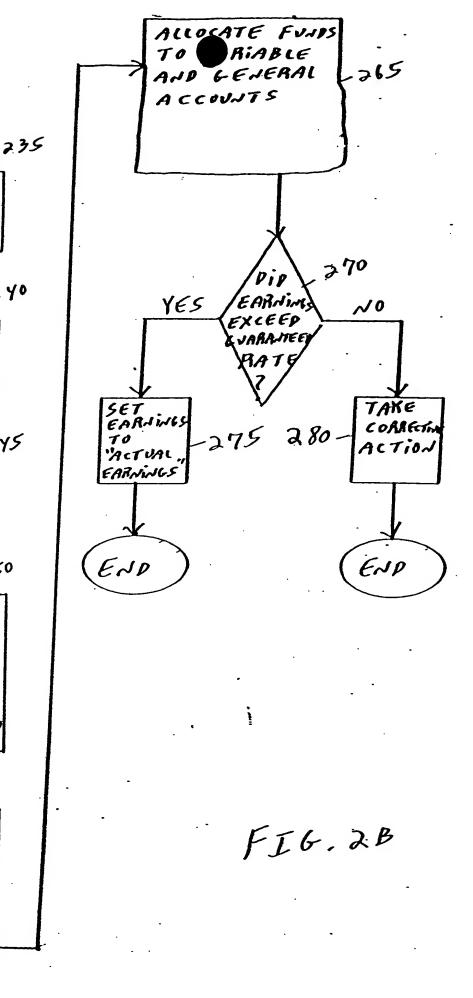
260

SELECT

PREMIUM AECEIVED FROM PLAN

INSURANCE COMPANY





PREMIUM AECEIVED FROM PLAN

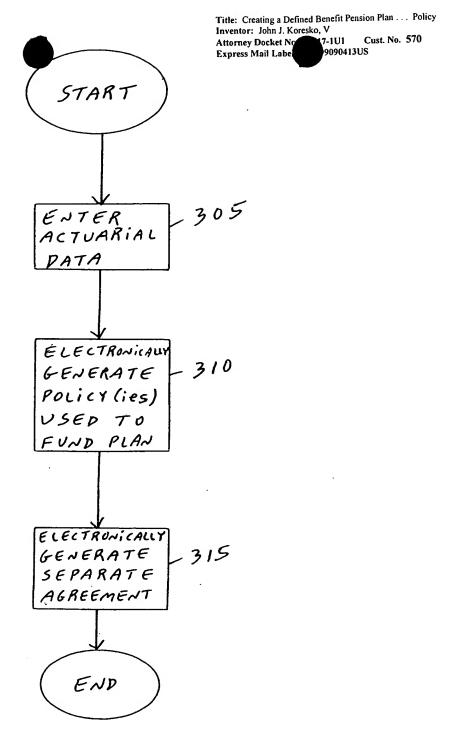


FIG. 3